

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tara Beth Rizzolino  
 Debtor

Case No. 17-13574-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: May 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2017.

db #+Tara Beth Rizzolino, 4 Hawthorne Ct, Easton, PA 18045-1928  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13921990 +American Express, P.O. Box 8218, Mason, OH 45040-8218  
 13921991 Apogee Physicians of Pennsylvania, PO Box 708610, Sandy, UT 84070-8610  
 13921992 +Bank of America, National Enterprise Systems, 2479 Edison Blvd., Unit A,  
 Twinsburg, OH 44087-2476  
 13922024 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 13922018 +Bank of America, N.A., c/o Joshua I. Goldman, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 13922025 +Bank of America, NA, c/o Thomas Puleo, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13921998 Chase, Nationwide Credit Inc, P.O. Box 26314, Lehigh Valley, PA 18002-6314  
 13921997 Chase, Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley,  
 Lehigh Valley, PA 18002-6314  
 13921999 Coventry Cardiologgy Associates, 1000 Coventry Drive, Phillipsburg, NJ 08865-1980  
 13922000 Embassy Bank, P.O. Box 20405, Lehigh Valley, PA 18002-0405  
 13922003 +HCBC/ Boscov's, PO Box 5253, Carol Stream, IL 60197-5253  
 13922020 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
 13922007 +MRS, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 13922008 MRS Associates, 1920 Olney Ave., Cherry Hill, NJ 08003  
 13922009 North Star Location Services, 4285 Genesee St, Buffalo, NY 14225-1943  
 13922012 PNC, P. O. Box 6534, Carol Stream, IL 60197-6534  
 13922022 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 13922010 Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,  
 Harrisburg, PA 17128-1041  
 13922013 Portfolio Recovery, 129 Corporate Blvd, Suite 100, Norfolk, VA 23502  
 13922014 +Slate from Chase, PO Box 15019, Wilmington, DE 19850-5019  
 13922015 +St. Luke's University Hospital, Berk's Credit Collection, P.O. Box 329,  
 Temple, PA 19560-0329  
 13922016 +St. Luke's Warren Physician Group, 19 Main Street, Asbury Park, NJ 07712-7012  
 13922017 +Torres Credit Service, 27 Fairview Street, Suite 301, Carlisle, PA 17015-3200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: QLEFELDMAN.COM May 25 2017 01:13:00 LYNN E. FELDMAN, Feldman Law Offices,  
 221 N. Cedar Crest Boulevard, Allentown, PA 18104-4603  
 aty E-mail/Text: usbcglazer@gmail.com May 25 2017 01:13:16 ROBERT GLAZER, McLaughlin & Glazer,  
 800 Walnut Street, Easton, PA 18042  
 tr +EDI: QDAEISENBERG.COM May 25 2017 01:13:00 DAVID ALAN EISENBERG,  
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951  
 smg +E-mail/Text: robertsl2@dnb.com May 25 2017 01:13:52 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov May 25 2017 01:13:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 25 2017 01:13:48 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13922023 EDI: BANKAMER.COM May 25 2017 01:08:00 BANK OF AMERICA, N.A., Bank of America,  
 PO Box 31785, Tampa, FL 33631-3785  
 13921994 +EDI: BANKAMER.COM May 25 2017 01:08:00 Bank of America, N.A., 7105 Corporate Drive,  
 Plano, TX 75024-4100  
 13921995 +E-mail/Text: banko@berkscredit.com May 25 2017 01:13:28 Berk's Credit Collection,  
 900 Corporate Drive, Reading, PA 19605-3340  
 13921996 +EDI: HFC.COM May 25 2017 01:08:00 Bon Ton, PO Box 30253, Salt Lake City, UT 84130-0253  
 13922019 +E-mail/Text: bankruptcy@cavps.com May 25 2017 01:13:54 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 13922001 +EDI: RMSC.COM May 25 2017 01:08:00 GE Capital/ American Eagle, PO Box 965005,  
 Orlando, FL 32896-5005  
 13922002 +EDI: RMSC.COM May 25 2017 01:08:00 GE Money Bank/ GAP, PO Box 965005,  
 Orlando, FL 32896-5005  
 13922004 +E-mail/Text: bankruptcy@fult.com May 25 2017 01:14:33 Lafayette Ambassador Bank,  
 PO Box 25091, Lehigh Valley, PA 18002-5091  
 13922005 E-mail/Text: camanagement@mtb.com May 25 2017 01:13:29 M&T Bank, PO Box 900,  
 Millsboro, DE 19966  
 13922006 +EDI: TSYS2.COM May 25 2017 01:08:00 Macy's, PO Box 8218, Mason, OH 45040-8218  
 13922021 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 25 2017 01:13:39  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg PA 17128-0946

TOTAL: 17

District/off: 0313-4

User: Cathleen  
Form ID: 309A

Page 2 of 2  
Total Noticed: 45

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13921989 ACB Receivables Management  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
13921993\* +Bank of America, National Enterprise Systems, 2479 Edison Blvd., Unit A,  
Twinsburg, OH 44087-2476  
13922011\* Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041,  
Harrisburg, PA 17128-1041

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2017 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
LYNN E. FELDMAN on behalf of Debtor Tara Beth Rizzolino feldmanfiling@rcn.com  
ROBERT GLAZER on behalf of Debtor Tara Beth Rizzolino usbcglazer@gmail.com  
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Tara Beth Rizzolino</b>	Social Security number or ITIN	<b>xxx-xx-1057</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 7/25/16</b>
Case number:	<b>17-13574-ref</b>	Date case converted to chapter	<b>7 5/22/17</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Tara Beth Rizzolino	
2. All other names used in the last 8 years	aka Tara Beth Petrasek	
3. Address	4 Hawthorne Ct Easton, PA 18045	
4. Debtor's attorney Name and address	ROBERT GLAZER McLaughlin & Glazer 800 Walnut Street Easton, PA 18042	Contact phone (610) 258-5609 Email: <a href="mailto:usbcglazer@gmail.com">usbcglazer@gmail.com</a>
5. Bankruptcy trustee Name and address	DAVID ALAN EISENBERG David A. Eisenberg, Esquire 4167 Winchester Road Allentown, PA 18104	Contact phone (610) 437-1410 Email: <a href="mailto:trustee@eisenbergpc.com">trustee@eisenbergpc.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 5/24/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 13, 2017 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Allentown Federal Courthouse,          504 W. Hamilton Street,          Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 9/11/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	